

In re:
Zachary Nathaniel Young
Sage Marie Young
Debtors

Case No. 24-13305-pmm
Chapter 13

CERTIFICATE OF NOTICE

District/off: 0313-4

User: admin

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Date Rcvd: Apr 24, 2025

Form ID: 155

Total Noticed: 66

The following symbols are used throughout this certificate:

Symbol	Definition
+	Addresses marked '+' were corrected by inserting the ZIP, adding the last four digits to complete the zip +4, or replacing an incorrect ZIP. USPS regulations require that automation-compatible mail display the correct ZIP.
^	Addresses marked '^' were sent via mandatory electronic bankruptcy noticing pursuant to Fed. R. Bank. P. 9036.
##	Addresses marked '##' were identified by the USPS National Change of Address system as undeliverable. Notices will no longer be delivered by the USPS to these addresses; therefore, they have been bypassed. The debtor's attorney or pro se debtor was advised that the specified notice was undeliverable.

Notice by first class mail was sent to the following persons/entities by the Bankruptcy Noticing Center on Apr 26, 2025:

Recip ID	Recipient Name and Address
db/jdb	+ Zachary Nathaniel Young, Sage Marie Young, 1733 Barrett Dr, Bethlehem, PA 18017-2765
14927635	+ Dermaphath Diagnostics, PO Box 629033, El Dorado Hills, CA 95762-9033
14935635	+ Eastern PA Gastro & Liver Specialists, 1501 N Cedar Crest Blvd Ste 110, Allentown, PA 18104-2309
14927641	+ LVHN, 1200 S Cedar Crest Blvd, Allentown, PA 18103-6202
14927643	+ Med Solutions, 517 US 31, Greenwood, IN 46142-3932
14927644	Medical Imaging of Lehigh Valley PC, 2 Meridian Blvd - 3rd Floor, Reading, PA 19610-3202
14930278	+ PENNYMAC LOAN SERVICES, LLC, c/o DENISE ELIZABETH CARLON, KML Law Group, P.C., 701 Market Street, Suite 5000 Philadelphia, PA 19106-1541
14927650	Revco Solutions Inc, PO Box 2724, Columbus, OH 43216-2724

TOTAL: 8

Notice by electronic transmission was sent to the following persons/entities by the Bankruptcy Noticing Center.

Electronic transmission includes sending notices via email (Email/text and Email/PDF), and electronic data interchange (EDI). Electronic transmission is in Eastern Standard Time.

Recip ID	Notice Type: Email Address	Date/Time	Recipient Name and Address
14927623	+ Email/Text: BNC-ALLIANCE@QUANTUM3GROUP.COM	Apr 25 2025 00:04:00	ADS/Comenity/IKEA, PO Box 182120, Columbus, OH 43218-2120
14927624	Email/Text: GSBankElectronicBankruptcyNotice@gs.com	Apr 25 2025 00:04:00	Apple Card - GS Bank USA, PO Box 7247 Lockbox 6112, Philadelphia, PA 19170-6112
14927625	+ Email/Text: GSBankElectronicBankruptcyNotice@gs.com	Apr 25 2025 00:04:00	Apple Card/GS Bank USA, Lockbox 6112 Po box 7247, Philadelphia, PA 19170-0001
14927626	+ Email/Text: bnc-capio@quantum3group.com	Apr 25 2025 00:04:00	AssetCare, 2222 Texoma Pkwy, Suite 180, Sherman, TX 75090-2484
14927627	+ Email/Text: BarclaysBankDelaware@tsico.com	Apr 25 2025 00:04:00	Barclays Bank Delaware, 125 South West Street, Wilmington, DE 19801-5014
14927628	+ Email/PDF: AIS.cocard.ebn@aisinfo.com	Apr 25 2025 00:12:28	Capital One, PO Box 31293, Salt Lake City, UT 84131-0293
14927629	+ Email/PDF: Citi.BNC.Correspondence@citi.com	Apr 25 2025 00:28:05	CitiCards, PO Box 6190, Sioux Falls, SD 57117-6190
14944223	Email/PDF: Citi.BNC.Correspondence@citi.com	Apr 25 2025 00:28:52	Citibank N.A., Citibank, N.A., 5800 S Corporate Pl, Sioux Falls, SD 57108-5027
14927630	+ Email/Text: dylan.succa@commercialacceptance.net	Apr 25 2025 00:04:00	Commerical Acceptance Company, 2300 Gettysburg Rd -Ste 102, Camp Hill, PA 17011-7303
14927631	+ Email/PDF: creditonebknotifications@resurgent.com	Apr 25 2025 00:12:43	Credit One Bank, PO Box 98873, Las Vegas, NV 89193-8873
14927632	+ Email/Text: ElectronicBkyDocs@nelnet.studentaid.gov	Apr 25 2025 00:04:00	Dept of Ed, 121 S 13th St, Lincoln, NE

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			68508-1904
14927633	+ Email/Text: ElectronicBkyDocs@nelnet.studentaid.gov	Apr 25 2025 00:04:00	Dept of Ed, 121 South 13th St, Lincoln, NE 68508-1904
14927634	+ Email/Text: ElectronicBkyDocs@nelnet.studentaid.gov	Apr 25 2025 00:04:00	Dept of Education/NELNET, Po Box 82561, Lincoln, NE 68501-2561
14930230	Email/Text: mrdiscen@discover.com	Apr 25 2025 00:04:00	Discover Bank, PO Box 3025, New Albany, OH 43054-3025
14927636	+ Email/Text: mrdiscen@discover.com	Apr 25 2025 00:04:00	Discover Bank, Po Box 30939, Salt Lake City, UT 84130-0939
14941539	Email/Text: bankruptcy@greenskycredit.com	Apr 25 2025 00:04:00	GreenSky Inc., PO Box 2730, Alpharetta, GA 30023-2730
14927640	Email/Text: Harris@ebn.phinsolutions.com	Apr 25 2025 00:04:00	Harris & Harris LTD, 111 West Jackson Blvd - Suite 400, Chicago, IL 60604-4135
14943319	+ Email/Text: sbse.cio.bnc.mail@irs.gov	Apr 25 2025 00:04:00	Internal Revenue Service, P O BOX 7346, Philadelphia PA 19101-7346
14945565	Email/Text: JCAP_BNC_Notices@jcap.com	Apr 25 2025 00:04:00	Jefferson Capital Systems, LLC, PO Box 7999, St Cloud, MN 56302-9617
14947966	Email/PDF: resurgentbknofications@resurgent.com	Apr 25 2025 00:12:36	LVNV Funding, LLC, Resurgent Capital Services, PO Box 10587, Greenville, SC 29603-0587
14927642	^ MEBN	Apr 25 2025 00:01:43	Mazda Financial Services, PO Box 330, Buffalo, NY 14231-0330
14947666	+ Email/Text: JCAP_BNC_Notices@jcap.com	Apr 25 2025 00:04:00	NORDSTROM, INC., Jefferson Capital Systems LLC Assignee, Po Box 7999, Saint Cloud MN 56302-7999
14927645	+ Email/Text: bnc@nordstrom.com	Apr 25 2025 00:04:34	Nordstrom/TD Bank USA, 13531 E Caley Ave, Englewood, CO 80111-6504
14927646	+ Email/PDF: cbp@omf.com	Apr 25 2025 00:12:19	OneMain, Po Box 1010, Evansville, IN 47706-1010
14931960	+ Email/PDF: cbp@omf.com	Apr 25 2025 00:12:42	OneMain Financial, PO Box 3251, Evansville, IN 47731-3251
14929114	+ Email/PDF: cbp@omf.com	Apr 25 2025 00:12:39	OneMain Financial Group, LLC, PO Box 981037, Boston, MA 02298-1037
14927647	Email/Text: bankruptcies@penncredit.com	Apr 25 2025 00:04:00	Penn Credit Corporation, 2800 Commerce Drive, Harrisburg, PA 17110
14930241	^ MEBN	Apr 25 2025 00:01:20	PENNYMAC LOAN SERVICES, LLC, C/O KML Law Group, 701 Market Street Suite 5000, Philadelphia, PA. 19106-1541
14927649	Email/Text: Bankruptcy.Notices@pnc.com	Apr 25 2025 00:04:00	PNC Bank, PO Box 5580, Cleveland, OH 44101
14948958	Email/Text: Bankruptcy.Notices@pnc.com	Apr 25 2025 00:04:00	PNC Bank, National Association, PO BOX 94982, Cleveland, OH 44101
14927648	+ Email/PDF: ebnotices@pnmac.com	Apr 25 2025 00:27:59	PennyMac, P.o. Box 514387, Los Angeles, CA 90051-4387
14939454	+ Email/PDF: ebnotices@pnmac.com	Apr 25 2025 00:12:05	PennyMac Loan Services, LLC., P.O. Box 2410, Moorpark, CA 93020-2410
14939751	Email/PDF: ebnotices@pnmac.com	Apr 25 2025 00:29:22	PennyMac Loan Services, LLC., P.O. Box 660929, Dallas TX 75266-0929
14950015	Email/Text: bnc-quantum@quantum3group.com	Apr 25 2025 00:04:00	Quantum3 Group LLC as agent for, Crown Asset Management LLC, PO Box 788, Kirkland, WA 98083-0788
14947337	Email/Text: bnc-quantum@quantum3group.com	Apr 25 2025 00:04:00	Quantum3 Group LLC as agent for, Comenity Capital Bank, PO Box 788, Kirkland, WA

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			98083-0788
14933204	Email/Text: bnc-quantum@quantum3group.com	Apr 25 2025 00:04:00	Quantum3 Group LLC as agent for, CF Medical LLC, PO Box 788, Kirkland, WA 98083-0788
14947965	Email/PDF: resurgentbknofications@resurgent.com	Apr 25 2025 00:12:24	Resurgent Receivables, LLC, Resurgent Capital Services, PO Box 10587, Greenville, SC 29603-0587
14927653	+ Email/PDF: ais.sync.ebn@aisinfo.com	Apr 25 2025 00:12:05	SYNCB/Amazon, PO Box 965015, Orlando, FL 32896-5015
14927654	+ Email/PDF: ais.sync.ebn@aisinfo.com	Apr 25 2025 00:12:28	SYNCB/At Home DC, PO Box 965013, Orlando, FL 32896-5013
14927655	Email/PDF: ais.sync.ebn@aisinfo.com	Apr 25 2025 00:12:00	SYNCB/Care Credit, PO Box 965036, Orlando, FL 32896-5036
14927656	+ Email/PDF: ais.sync.ebn@aisinfo.com	Apr 25 2025 00:12:05	SYNCB/Care Credit, PO Box 71715, Philadelphia, PA 19176-1715
14927657	+ Email/Text: bankruptcy@greenskycredit.com	Apr 25 2025 00:04:00	SYNOVUSBK/GreenSky, 5565 Glenridge Connector, Atlanta, GA 30342-4756
14944377	Email/Text: ebn_bkrt_forms@salliemae.com	Apr 25 2025 00:04:00	Sallie Mae, P.O. Box 3319, Wilmington, DE 19804-4319
14927651	+ Email/Text: ebn_bkrt_forms@salliemae.com	Apr 25 2025 00:04:00	Sallie Mae Inc, PO Box 3229, Wilmington, DE 19804-0229
14949760	+ Email/PDF: acg.acg.ebn@aisinfo.com	Apr 25 2025 00:28:05	Synchrony Bank, by AIS InfoSource LP as agent, 4515 N Santa Fe Ave, Oklahoma City, OK 73118-7901
14947664	+ Email/Text: JCAP_BNC_Notices@jcap.com	Apr 25 2025 00:04:00	TD Bank, Jefferson Capital Systems LLC, Assignee, PO Box 7999, St. Cloud, MN 56302-7999
14927658	+ Email/PDF: Citi.BNC.Correspondence@citi.com	Apr 25 2025 00:29:28	The Home Depot - CitiBank, PO Box 6497, Sioux Falls, SD 57117-6497
14940103	^ MEBN	Apr 25 2025 00:01:35	Toyota Lease Trust, c/o Toyota Motor Credit Corporation, P.O. Box 330, Williamsville, New York 14231-0330
14949898	^ MEBN	Apr 25 2025 00:01:36	Toyota Motor Credit Corporation, P.O. Box 330, Williamsville, New York 14231-0330
14927659	Email/Text: bknotice@upgrade.com	Apr 25 2025 00:04:00	Upgrade Inc, 2 N Central Ave - Fl 10, Phoenix, AZ 85004
14927660	Email/Text: bknotice@upgrade.com	Apr 25 2025 00:04:00	Upgrade Inc, 275 Battery St - FL 22, San Francisco, CA 94111
14932906	+ Email/Text: ElectronicBkyDocs@nelnet.studentaid.gov	Apr 25 2025 00:04:00	US Department of Education c/o Nelnet, 121 S 13TH ST, Lincoln, NE 68508-1904
14932905	+ Email/Text: ElectronicBkyDocs@nelnet.studentaid.gov	Apr 25 2025 00:04:00	US Department of Education c/o Nelnet, 121 South 13th Street, Lincoln, NE 68508-1904
14927661	+ Email/Text: LCI@upstart.com	Apr 25 2025 00:04:00	Upstart Loan Operations, PO Box 1503, San Carlos, CA 94070-7503
14930573	^ MEBN	Apr 25 2025 00:01:19	Upstart Network, Inc, PO BOX 1931, Burlingame, CA 94011-1931
14927662	+ Email/PDF: cbp@omf.com	Apr 25 2025 00:12:19	Webbank/OneMain, Po Box 3316, Evansville, IN 47732-3316
14927663	Email/PDF: Bankruptcynoticeshomelending@wellsfargo.com	Apr 25 2025 00:12:08	Wells Fargo, PO Box 14517, Des Moines, IA 50306-3517
14937943	Email/PDF: BankruptcynoticesCCSBKOperations@wellsfargo.com	Apr 25 2025 00:12:31	Wells Fargo Bank, N.A., PO Box 10438, MAC F8235-02F, Des Moines, IA 50306-0438

TOTAL: 58

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BYPASSED RECIPIENTS

The following addresses were not sent this bankruptcy notice due to an undeliverable address, *duplicate of an address listed above, *P duplicate of a preferred address, or ## out of date forwarding orders with USPS.

Recip ID	Bypass Reason	Name and Address
14927637	*+	Discover Bank, PO Box 30939, Salt Lake City, UT 84130-0939
14927639	*	Educational Computer System, 181 Montour Run Rd, Coraopolis, PA 15108-9408
14927652	*+	Sallie Mae Inc, PO Box 3229, Wilmington, DE 19804-0229
14927638	##+	Educational Computer System, 181 Montour Run Rd., Coraopolis, PA 15108-9408

TOTAL: 0 Undeliverable, 3 Duplicate, 1 Out of date forwarding address

NOTICE CERTIFICATION

I, Gustava Winters, declare under the penalty of perjury that I have sent the attached document to the above listed entities in the manner shown, and prepared the Certificate of Notice and that it is true and correct to the best of my information and belief.

Meeting of Creditor Notices only (Official Form 309): Pursuant to Fed .R. Bank. P.2002(a)(1), a notice containing the complete Social Security Number (SSN) of the debtor(s) was furnished to all parties listed. This official court copy contains the redacted SSN as required by the bankruptcy rules and the Judiciary's privacy policies.

Date: Apr 26, 2025

Signature: /s/Gustava Winters

CM/ECF NOTICE OF ELECTRONIC FILING

The following persons/entities were sent notice through the court's CM/ECF electronic mail (Email) system on April 24, 2025 at the address(es) listed below:

Name	Email Address
CHARLES LAPUTKA	on behalf of Joint Debtor Sage Marie Young claputka@laputkalaw.com jen@laputkalaw.com;jbolles@laputkalaw.com;laputka.charlesb@notify.bestcase.com
CHARLES LAPUTKA	on behalf of Debtor Zachary Nathaniel Young claputka@laputkalaw.com jen@laputkalaw.com;jbolles@laputkalaw.com;laputka.charlesb@notify.bestcase.com
DENISE ELIZABETH CARLON	on behalf of Creditor PENNYMAC LOAN SERVICES LLC bkggroup@kmlawgroup.com
SCOTT F. WATERMAN [Chapter 13]	ECFMail@ReadingCh13.com
United States Trustee	USTPRegion03.PH.ECF@usdoj.gov

TOTAL: 5

Form 155 (2/24)

IN THE UNITED STATES BANKRUPTCY COURT
FOR THE EASTERN DISTRICT OF PENNSYLVANIA

IN RE:)	
Zachary Nathaniel Young)	Case No. 24-13305-pmm
)	
Sage Marie Young)	Chapter: 13
)	
Debtor(s).)	

ORDER CONFIRMING PLAN UNDER CHAPTER 13

AND NOW, upon consideration of the plan submitted by the debtor under chapter 13 of title 11 U.S.C. and the standing trustee's report which has been filed; and it appearing that:

A. a meeting of creditors upon notice pursuant to 11 U.S.C. 341 (a) and a confirmation hearing upon notice having been held;

B. the plan complies with the provisions of 11 U.S.C. 1322 and 1325 and with other applicable provisions of title 11 U.S.C.;

C. any fee, charge or amount required under chapter 13 of title 28 or by the plan, to be paid before confirmation, has been paid;

WHEREFORE, it is **ORDERED** that the plan is **CONFIRMED**.

Date: April 24, 2025

For The Court

Patricia M. Mayer
Judge, United States Bankruptcy Court